

FIG. 1  
(PRIOR ART)

100

A Business to Business Web Site 1-800-300-5662

Loan Center of California, Inc Presents "The Latest Online Technology For Mortgage Brokers Use"  
A Leader in Niche and Alt-A Loans in California.

Wednesday, January 09, 2002

Email Comments to Loan Center CEO  
[Click Here](#)

No Data Entry and  
**NO CREDIT PULLED**

Receive complete  
underwriting conditions  
within seconds of your  
scenario

First of its kind State of  
the art technology with easy  
point and click selections

Your niche loan scenario  
is priced within seconds.

Free Pipeline report  
manager included

\* Employment Opportunities \*



11:43:24 AM

*Rateprice.com*

Attention brokers Rateprice.com now includes pricing for ARMS as well as Fixed rate loans Sign in today!!

### Service Highlights

This site will underwrite your niche loan in seconds

- ◆ Stated income loans
- ◆ No Doc Loans
- ◆ No ratio loans
- ◆ Unverified Funds
- ◆ 80/20 Stated Programs
- ◆ Online Exceptions
- ◆ Limited Docs
- ◆ Loans up to \$4 Million

Register and Logon Below

<p><b>First Time to use this Site</b></p> <p>Your Login and Password will be instantly assigned</p> <p>Email <input type="text"/></p> <p>Phone <input type="text"/></p> <p>Brokers Name <input type="text"/></p> <p><input type="button" value="INFO"/> <input type="button" value="CONTINUE"/></p>	<p><b>LOG ON TO RATE PRICE</b></p> <p>Pricing and Automated Underwriting in Seconds!</p> <p>Username: <input type="text"/></p> <p>Password: <input type="password"/></p> <p><input type="button" value="Login"/> <input type="button" value="Forgot your password?"/></p>
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Not intended for consumer use, as defined by Section 225.3 of Regulation Z, which implements the Truth in Lending Act.  
Property of Loan Center of California

FIG. 2

# RatePrice.Com

Rates last updated : 1/9/02

190

## STEP 1 : Select Loan Parameters

② LTV :	97.01-100%	200	Fee Add Ons:	
Loan Amount :	>50k to 120k		1.375	
② Middle Score :	>740	210	0	
		220		
Purpose :	Purchase		0.125	
Property Type :	SFR	230	N/A	
Occupancy :	Owner Occupied	240	0.125	
Documentation :	Full/Alt Doc	250	0.125	
② Debt Ratio :	None	260	0	
		270		
<u>Fee Improvements :</u>		280		
② Prepay Penalty :	None		REQUIRED	1
② Full File Submission :	No	290	0	
Impounds :	None		0	
<u>Piggyback 2nd :</u>		300		
② Piggyback 2nd :	No		5%	0
		310		
		320		
			Total Adds:	N/A

195

## STEP 2 : Select Program & Rate

Program	30 Year Fixed	Select Rate	Base Fee :	2.625
			Total Adds :	N/A
330		340	② Final Fee :	N/A
				360

## STEP 3 : Approval With Conditions

Fill out the optional information below if you wish it to appear on the approval

Borrower's Name  370

Property Address  380

If fields below are completed they must match selected range above ②

1st Mortgage LTV  (Optional)

390

FIG. 3A

205210"46845001

1005494.0350

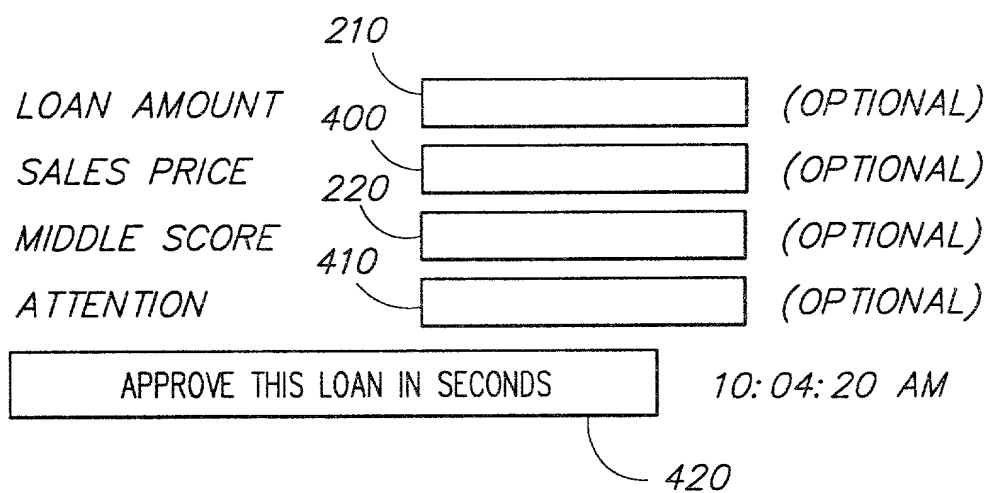


FIG. 3B

# ELECTRONIC COMMITMENT LOAN CENTER OF CALIFORNIA 1-800-300-5662

DATE: 12/28/01 BORROWER: LOAN AMOUNT: >50K TO 100,000K LTV: 97.01-100% QUALIFYING SCORE: >740 SELECTED RATE: 7.00 (NOT LOCKED) PREPAY PENALTY: NONE	PROGRAM: ALT-A NICHE LOAN PURPOSE: PURCHASE DOC TYPE: FULL/ALT DOC DEBT RATIO: NONE MORTGAGE TERM: 30 YEAR FIXED OCCUPANCY: OWNER OCCUPIED PROPERTY TYPE: SFD PROPERTY ADDRESS:	BROKER'S NAME: DEMO ATTENTION: DEMO BROKER'S PHONE: DEMO BROKER'S FAX: DEMO REP'S NAME: UNKNOWN UNDERWRITER: AUTOMATED LOAN NUMBER: AA-11110-1111
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THIS LOAN TO YOUR PIPELINE.

TO RECEIVE SPECIAL PRICING ON 80/20 LOANS: SAVE THE LOAN TO YOUR PIPELINE.  
 WHEN YOU VIEW THE APPROVAL THROUGH THE PIPELINE THERE WILL BE A BOX  
 TO ENTER A CODE FROM YOUR SPECIAL PROMOTIONAL FLYER.

## CONDITIONS

- 12/28/011. THIS LOAN AND IT'S PRICING ARE NOT CURRENTLY AVAILABLE.  
 TO OBTAIN A DECISION ON THIS LOAN PLEASE CALL 1-800-300-5662.
- 12/28/012. THIS LOAN REQUIRES A DEBT RATIO. YOU MUST SELECT A DEBT RATIO  
 IF YOUR LOAN IS A STATED INCOME LOAN. THE MAXIMUM ALLOWABLE  
 DEBT RATIO ON A STATED INCOME LOAN IS 45%

FIG. 4

20254654.03502

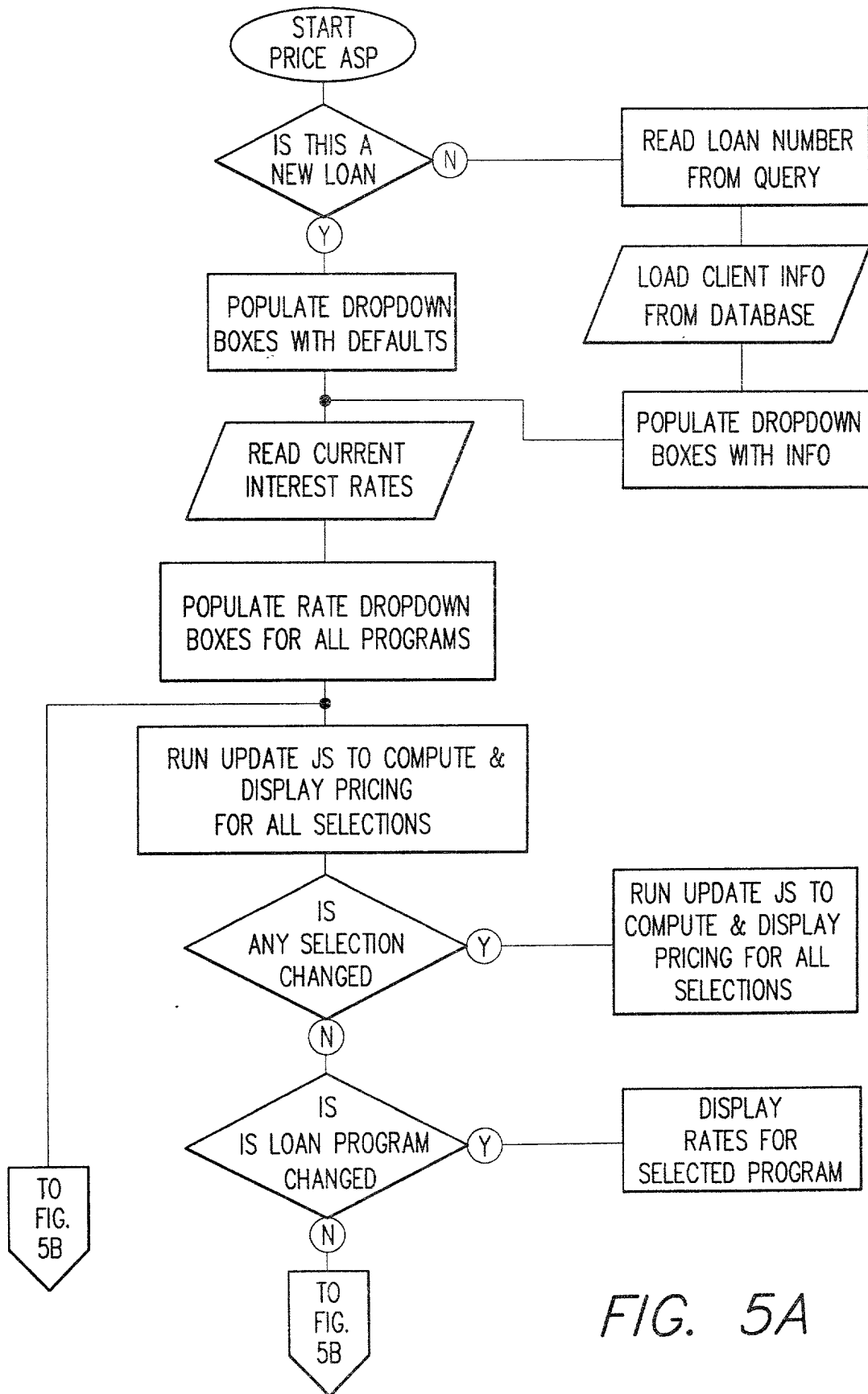


FIG. 5A

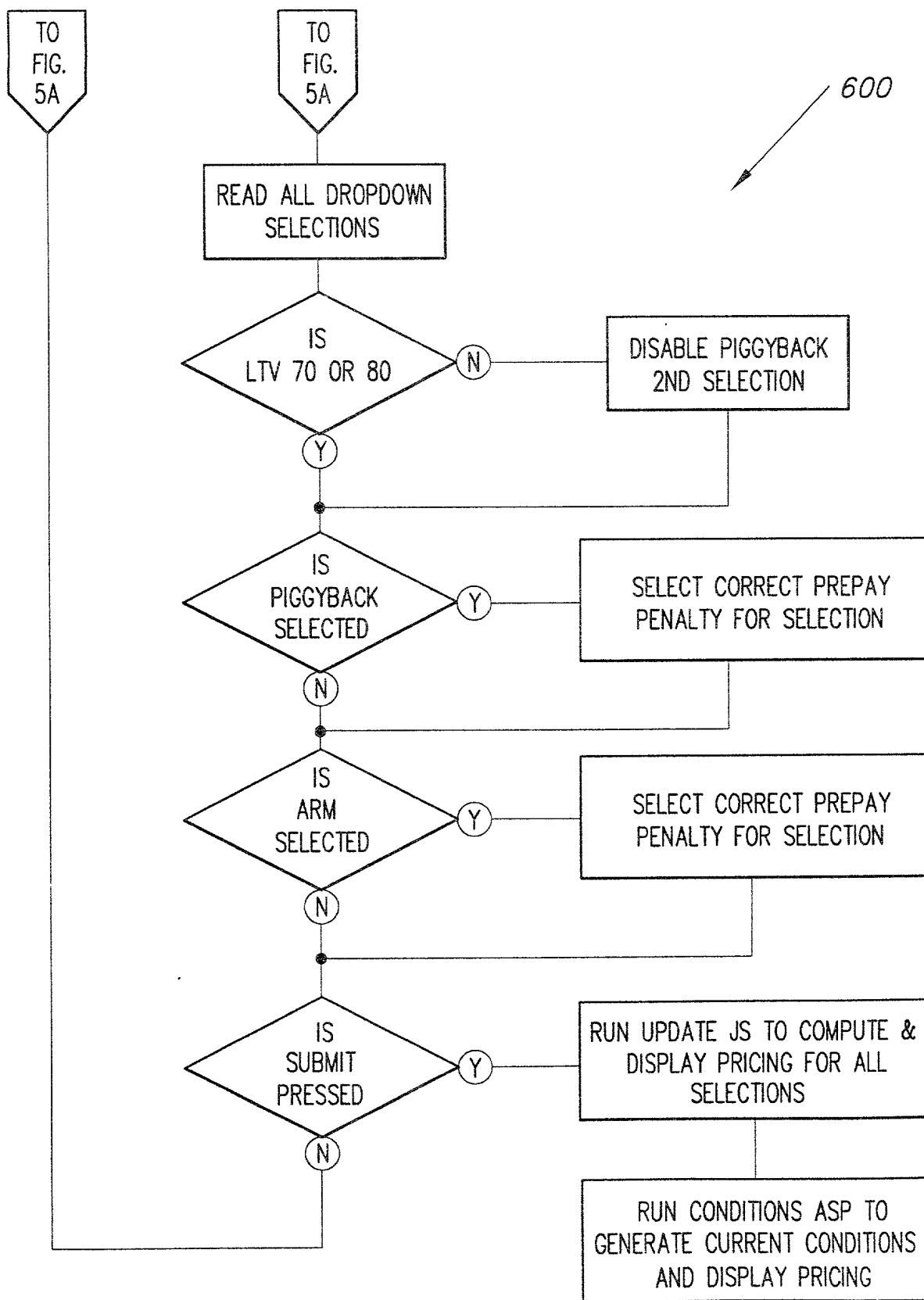


FIG. 5B

START  
UPDATE JS

READ ALL SELECTIONS FROM  
DROPDOWN BOXES

DISABLE SELECTIONS THAT ARE  
IMPROPER FOR CURRENT SELECTIONS

READ BASE FEE FOR SELECTED RATE

LOAD CURRENT ADDS  
FOR ALL PROGRAMS

DISABLE SELECTIONS THAT ARE  
IMPROPER FOR CURRENT SELECTIONS

IS  
PIGGYBACK  
SELECTED

Y

COMPUTE ADDS FOR  
PIGGYBACK SECOND

N

IS  
PIGGYBACK  
SELECTED

Y

COMPUTE ADDS FOR ARMS

N

COMPUTE ADDS FOR  
PIGGYBACK SECOND

DISPLAY REQUIRED OR OPTIONAL  
FOR APPROPRIATE SELECTIONS

COMPUTE TOTALS

UPDATE DISPLAY FOR CURRENT  
SELECTION PRICING

END RETURN  
TO PRICE ASP

700

FIG. 6



2025-04-04 10:54:00

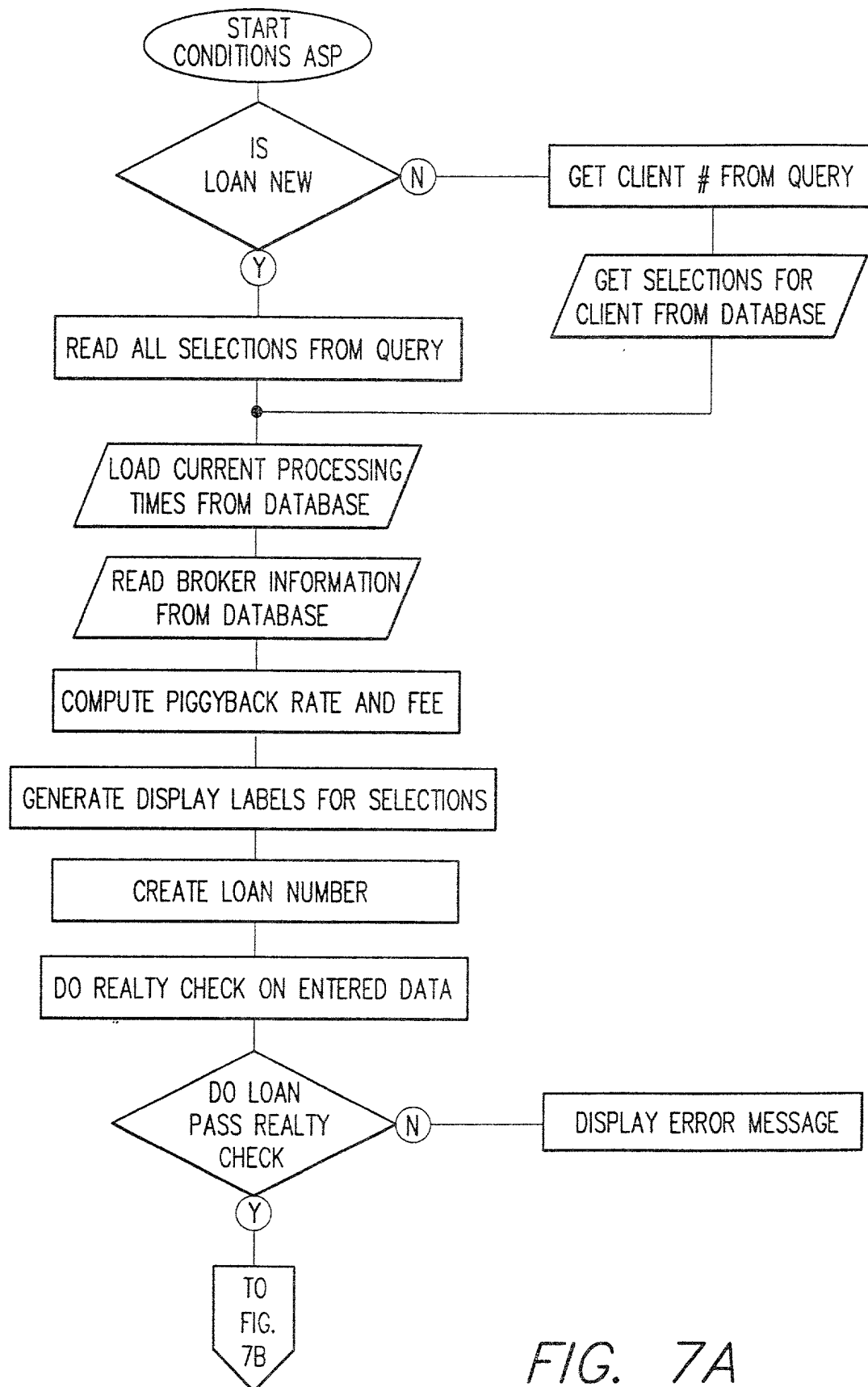


FIG. 7A

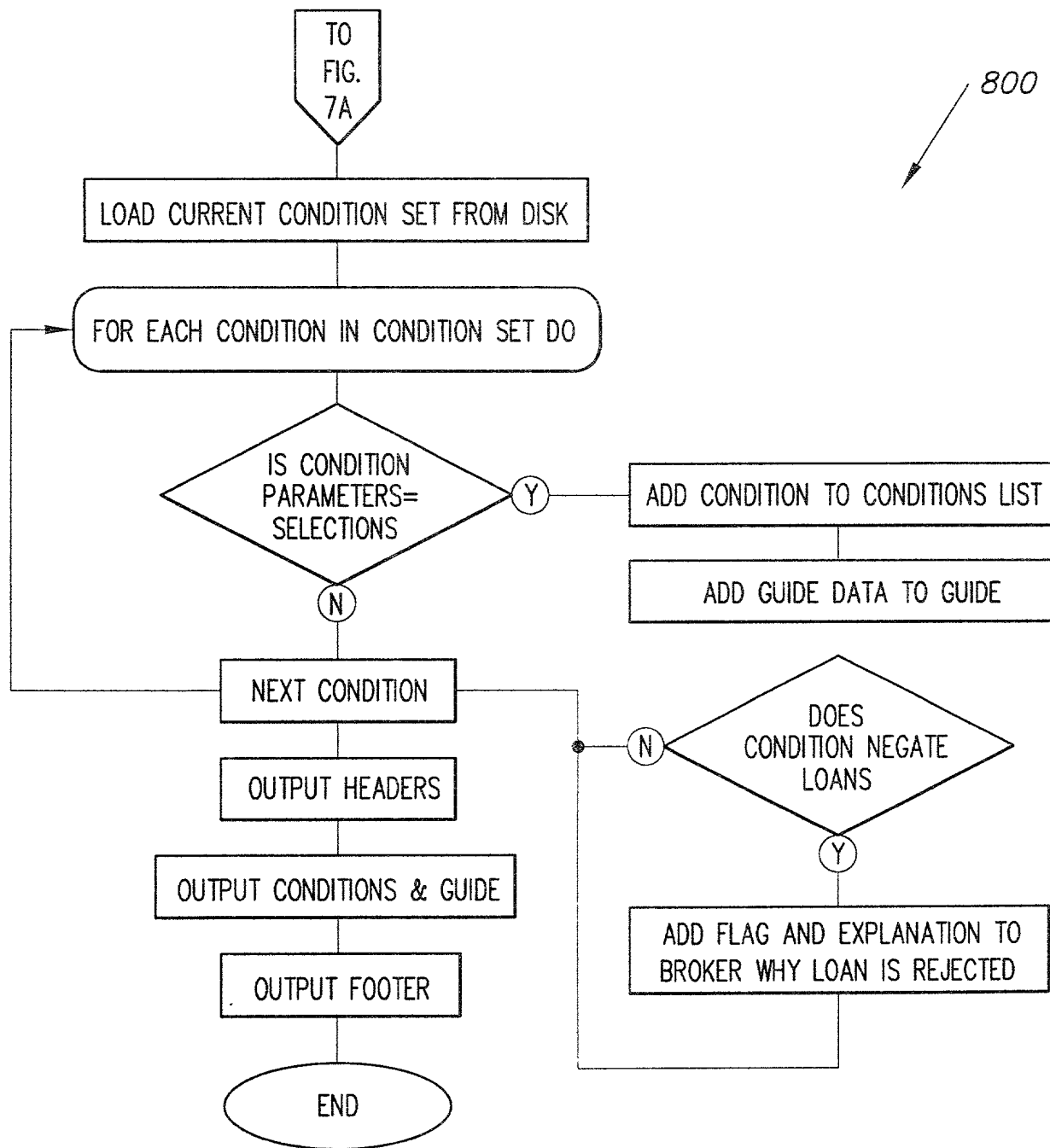


FIG. 7B